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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

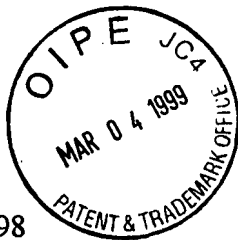
In re Application of:

Mark LINEHAN

Serial No. 09/221,869

Filed: December 29, 1998

For: FOUR-PARTY CREDIT/  
DEBIT PAYMENT  
PROTOCOL



Art Unit: Unassigned

Examiner: Unassigned

Atty Doc: SE9-98-031  
1963-7291

**RECEIVED**

MAR 05 1999

Group 2700

**PRELIMINARY AMENDMENT**

Honorable Commissioner  
of Patents and Trademarks  
Washington, D.C. 20231

Sir:

Before examination on the merits, please amend the above identified application as follows:

**IN THE SPECIFICATION**

Please AMEND the specification as follows:

Page 1, line 27, delete "and authorizes the transaction" and substitute therefor, --  
authorizes the transaction, obtains the funds from the issuer, and pays those funds into a merchant  
financial account--;

Page 2, before line 1, please insert the following new paragraph:

--Authorization- In payment card systems, the process used to verify that a credit or debit  
account is valid and holds sufficient credit or funds to cover a particular payment. Authorization  
is performed before goods or services are provided, in order to ensure that the cardholder credit  
can support payment.

before line 3, please insert the following new paragraph:

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